

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

IN RE:

CASE NO. 6:08-bk-03236-KSJ

GAYLORD V WINGATE III,

Debtor.

MBNA AMERICA BANK,

Plaintiff,

v.

ADV. PROC. NO. 6:08-ap-00152-KSJ

GAYLORD V WINGATE III,

Defendant.

FINAL JUDGMENT BY CONSENT

THIS CAUSE came on for hearing on October 23, 2008, for entry of a Final Judgment in the above captioned adversary proceeding. The Court has considered the record and finds that the Debtor entered into a Stipulation with the Plaintiff, thereby consenting to the entry of a Final Judgment under certain conditions set forth in the Stipulation. This Court is satisfied that the Stipulation is fair, therefore, it is appropriate to approve same and, based on the Stipulation, enter a Final Judgment by consent in favor of the Plaintiff, and against the Debtor.

Accordingly, it is

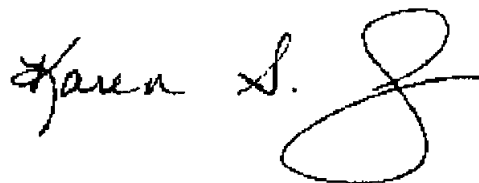
ORDERED:

1. Final Judgment be, and the same is hereby, entered on the Complaint in favor of MBNA AMERICA BANK, the Plaintiff, and against GAYLORD V WINGATE III, the Defendant in the amount of \$7,317.00, and the debt owed

by the Debtor to the Plaintiff in the amount of \$7,317.00 is hereby declared to be non-dischargeable pursuant to 11 U.S.C. §523(a)(2). It is further

2. Pursuant to the Stipulation, the Defendant shall make payment to Plaintiff in the amount of \$3,655.00, at 0% interest, to be paid in monthly payments of \$100.00 each, with the first payment to be made October 15, 2008. The remaining payments shall be made on the 15th day of each month thereafter, until such time as the \$3,655.00 due under the Joint Stipulation to Judgment has been paid in full. It is further
3. The Plaintiff shall not place the Judgment in the Public Records and shall not take any steps to collect the debt declared to be non-dischargeable by obtaining a Writ of Execution or a Writ of Replevin or levy on any properties of the Debtor as long as the Debtor complies with the repayment terms set forth in the Stipulation. It is further
4. The Plaintiff shall give a Satisfaction of Judgment to the Debtor upon the completion of the payment required by the Stipulation.
5. In the event the Debtor defaults on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

DONE AND ORDERED at Orlando, Florida, on November 3, 2008.

A handwritten signature in black ink, appearing to read "Karen S. Jennemann", with a large, stylized flourish at the end.

Karen S Jennemann
U.S. BANKRUPTCY JUDGE

Copies Furnished to:

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US Trustee – ORL7
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Orlando FL 32801

I CERTIFY THE FOREGOING TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL ON FILE
UNITED STATES BANKRUPTCY COURT
CLERK OF THE COURT

Veronica Calderon 4/4/08